

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: RANDOLPH R. KRUTZA
LINDA M. KRUTZA

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/08/2006.
 - 2) The plan was confirmed on 07/07/2006.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/07/2007, 06/04/2008.
 - 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2006, 12/12/2007, 02/04/2009.
 - 5) The case was converted on 03/24/2009.
 - 6) Number of months from filing or conversion to last payment: 33.
 - 7) Number of months case was pending: 38.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$48,597.00.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 42,493.66
Less amount refunded to debtor	\$ 0.00
NET RECEIPTS	\$ 42,493.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,614.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,763.64
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,377.64
Attorney fees paid and disclosed by debtor:	\$ 386.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY DAVID H CARTER	Lgl	3,000.00	3,000.00	3,000.00	2,614.00	0.00
COUNTRYWIDE HOME LOANS INC	Sec	0.00	106,691.83	0.00	0.00	0.00
COUNTRYWIDE HOME LOANS INC	Sec	6,500.00	8,133.36	8,133.36	6,761.91	0.00
US BANK/RETAIL PAYMENT	Sec	10,901.00	10,972.73	10,901.00	8,650.03	1,262.19
US BANK/RETAIL PAYMENT	Uns	0.00	0.00	71.73	0.00	0.00
US BANK/RETAIL PAYMENT	Sec	22,458.00	22,636.13	22,458.00	17,821.06	2,620.83
US BANK/RETAIL PAYMENT	Uns	0.00	0.00	178.13	0.00	0.00
ACCT RCV SVC	Uns	138.00	NA	NA	0.00	0.00
AT&T UNIVERSAL / CITIBANK	Uns	6,574.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Uns	6,500.00	6,964.19	6,964.19	0.00	0.00
ECAST SETTLEMENT	Uns	5,495.00	5,760.08	5,760.08	0.00	0.00
BARIATRIC SPECIALIST	Uns	233.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	787.00	835.86	835.86	0.00	0.00
LVNV FUNDING LLC	Uns	968.00	6,821.70	6,821.70	0.00	0.00
CITIZENS FINANCE	Uns	1,618.00	1,722.22	1,722.22	0.00	0.00
CLAYTON MALAKER MD	Uns	52.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	0.00	134.15	134.15	0.00	0.00
GC SERVICES	Uns	657.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
GEMB / JCP	Uns	104.00	NA	NA	0.00	0.00
JAMES CHAPKO DDS	Uns	60.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	144.00	144.00	144.00	0.00	0.00
ROCKFORD ORTHOPEDICS	Uns	174.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL	Uns	602.00	580.21	580.21	0.00	0.00
WELLS FARGO FINANCIAL	Uns	943.00	963.50	963.50	0.00	0.00
WELLS FARGO FINANCIAL	Uns	797.00	840.84	840.84	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 33,359.00	\$ 26,471.09	\$ 3,883.02
All Other Secured	\$ 8,133.36	\$ 6,761.91	\$ 0.00
TOTAL SECURED:	\$ 41,492.36	\$ 33,233.00	\$ 3,883.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 25,016.61	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,377.64
Disbursements to Creditors	\$ 37,116.02
TOTAL DISBURSEMENTS:	\$ 42,493.66

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 04/08/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.